

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

- 1 1. (Cancelled)
- 1 2. (Currently amended): The system according to Claim 1 82, wherein said parsing  
2 functionality is adapted to parse data from a print stream of data provided by said  
3 plurality of billers.
- 1 3. (Currently amended): The system according to Claim 1 82, wherein said parsing  
2 functionality is adapted to parse data from a data interchange stream of data provided  
3 by said plurality of billers.
- 1 4. (Currently amended): The system according to Claim 1 82, wherein said parsing  
2 functionality is adapted to parse data from a financial data stream provided by said  
3 plurality of billers.
- 1 5. (Currently amended): The system according to Claim 1 82, wherein said  
2 presentation functionality is adapted to output ~~information~~ transformed billing data  
3 for use by said bill payers using financial software.
- 1 6. (Currently amended): The system according to Claim 1 82, wherein said  
2 presentation functionality is adapted to output ~~information~~ transformed billing data  
3 for use by said bill payers not using financial software.

1 7. (Currently amended): The system according to Claim 6 82, wherein said  
2 presentation functionality is adapted to output ~~information~~ transformed billing data  
3 for use by said bill payers using a browser.

1 8. (Currently amended): The system according to Claim 4 82, wherein said  
2 presentation functionality employs style sheet functionality in order to render  
3 ~~information~~ transformed billing data in a form suitable for said bill payers.

1 9. (Currently amended): The system according to Claim 6 82, wherein ~~information~~  
2 transformed billing data is provided to said bill payers using markup language.

1 10. (Currently amended): The system according to Claim 4 82, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from said  
3 bill payers by at least (i) retrieving ~~information~~ transformed billing data from said  
4 database and presenting it to said bill payers in a form requested by said bill payers;  
5 and (ii) altering ~~information~~ transformed billing data in said database corresponding  
6 to said bill payers according to said communications.

1 11-12. (Cancelled)

1 13. (Currently amended): The system according to Claim 4 82, ~~further comprising a~~  
2 ~~biller interface coupled to said database~~ wherein the biller interactivity functionality is  
3 adapted to allow said plurality of billers to alter appearance and content of bills  
4 presented to said bill payers, said biller interface allowing said plurality of billers to  
5 communicate with said bill payers regarding said bills.

1 14-16. (Cancelled)

1 17. (Currently amended): The system according to Claim 1 ~~87~~, ~~further comprising a~~  
2 wherein the third party interactivity functionality is a financial source interface  
3 adapted to send and receive communications to and from at least one financial entity  
4 and to alter ~~information~~ the transformed billing data in said database according to said  
5 financial source communications.

1 18-21. (Cancelled)

1 22. (Currently amended): The method of Claim 21 ~~88~~, wherein said billing data is  
2 ~~extracted from~~ received as a print stream of data provided by said plurality of billers.

1 23. (Currently amended): The method of claim 21 ~~88~~, wherein said billing data is  
2 ~~extracted from~~ received as a data interchange stream of data provided by said  
3 plurality of billers.

1 24. (Currently amended): The method of Claim 21 ~~88~~, wherein said billing data is  
2 ~~extracted from~~ received as a financial data stream provided by said plurality of  
3 billers.

1 25. (Currently amended): The method of Claim 21 ~~88~~, wherein said at least some of  
2 said ~~information~~ transformed billing data is output for use by said bill payers using  
3 financial software.

1 26. (Currently amended): The method of Claim 21 ~~88~~, wherein said at least some of

2 said ~~information~~ transformed billing data is output for use by said bill payers not  
3 using financial software.

1 27. (Currently amended): The method of Claim 24 88, wherein said at least some of  
2 said ~~information~~ transformed billing data is output for use by said bill payers using a  
3 browser.

1 28. (Currently amended): The method of Claim 24 88, wherein said at least some of  
2 said ~~information~~ transformed billing data is output using style sheet functionality in  
3 order to render information in a form suitable for said bill payers.

1 29. (Currently amended): The method of Claim 26 88, wherein said at least some of  
2 said ~~information~~ transformed billing data is provided to said bill payers using markup  
3 language.

1 30. (Currently amended): The method of Claim 24 88, further comprising the step of  
2 detecting and responding to communications from bill payers by at least (i) retrieving  
3 ~~information~~ transformed billing data from said database and presenting it to said bill  
4 payers in a form requested by said bill payers and (ii) altering ~~information~~  
5 transformed billing data in said database corresponding to said bill payers according  
6 to said communications.

1 31. (Cancelled)

1 32. (Currently amended): The method of Claim 24 88, further comprising the step of

2 allowing said plurality of billers to alter appearance and content of bills presented to  
3 said bill payers.

1 33. (Currently amended): The method of Claim ~~32~~ 88, further comprising the step of  
2 allowing said plurality of billers to communicate with said bill payers regarding said  
3 bills.

1 34. (Currently amended): The method of Claim ~~21~~ 93, ~~further comprising the step of~~  
2 ~~sending and receiving wherein detecting and responding to~~ communications to and  
3 from a third party included detecting and responding to communication from at least  
4 one financial entity and altering and storing information according to said  
5 communications.

1 35-38. (canceled)

1 39. (Currently amended): The system of Claim ~~38~~ 94, wherein said interface is  
2 adapted to allow said bill payers to specify the location of said output.

1 40. (Cancelled)

1 41. (Currently amended): A system according to Claim ~~40~~ 95, wherein said biller  
2 ~~interface~~ interactivity functionality is further adapted to allow said plurality of billers  
3 to alter appearance and content of bills presented to said bill payers based on said  
4 market segments.

1 42. (Currently amended): A system according to Claim ~~40~~ 95, wherein said biller

2 ~~interface~~ interactivity functionality is further adapted to allow said plurality of billers  
3 to send marketing messages to said bill payers based on said market segments.

1 43. (Currently amended): A system according to Claim ~~40~~ 95, wherein said biller  
2 ~~interface~~ interactivity functionality is further adapted to allow said plurality of billers  
3 to communicate with said bill payers based on said market segments.

1 44-49. (Cancelled)

1 50. (Currently amended): A system according to Claim ~~49~~ 82, wherein said biller  
2 interactivity functionality and said ~~bill payer interactivity~~ presentation functionality  
3 are further adapted to present substantially the same information to said plurality of  
4 billers and said bill payers in order to allow said plurality of billers to interact with  
5 said bill payers regarding said same information.

1 51-81. (Cancelled)

1 82. (New) An electronic bill presentment and payment system for presenting and  
2 paying bills via an electronic data network, comprising:  
3 (a) an input processing functionality adapted to receive billing data from a  
4 plurality of billers in a plurality of different billing data forms;  
5 (b) a parsing functionality adapted to parse the billing data received from the  
6 plurality of billers in a plurality of different billing data forms to transform the billing  
7 data into a common document model wherein the transformed billing data is all of the  
8 same form;

- 9 (c) a database adapted to store the transformed billing data parsed by the parsing  
10 functionality;
- 11 (d) presentation functionality coupled to the database and adapted to retrieve  
12 transformed billing data from the database and to output at least some of the retrieved  
13 transformed billing data via the electronic data network for use by bill payers; and
- 14 (e) biller interactivity functionality coupled to the database and adapted to allow  
15 the plurality of billers individually to retrieve and review transformed billing data  
16 from the database and to alter the transformed billing data in the database.

1 83. (New) The system according to Claim 82 wherein the electronic data network is  
2 the Internet.

1 84. (New) The system according to Claim 82 wherein the parsing functionality is  
2 adapted to parse the billing data received from the plurality of billers to transform the  
3 billing data into a common document model using rules of conversion and a rules  
4 application process.

1 85. (New) The system according to Claim 84 wherein the rules of conversion are  
2 defined by an operator using a uniform rules definition language.

1 86. (New) The system according to Claim 82 wherein the common document model  
2 is adapted to accommodate the transformed billing data from the plurality of billers  
3 and wherein each of the plurality of billers has a subset of data and attributes  
4 accommodated by the common document model.

1 87. (New) The system according to Claim 82 comprising additionally a third party  
2 interactivity functionality coupled to the database and adapted to allow a third party to  
3 retrieve for review transformed billing data from the database and to alter the  
4 transformed billing data in the database.

1 88. (New) A method for presenting and paying bills via an electronic data network,  
2 comprising:

3 (a) receiving electronic billing data from a plurality of billers in a plurality of  
4 different billing data forms;

5 (b) parsing in a computer the electronic billing data received from the plurality of  
6 billers in a plurality of different billing data forms to transform the billing data into a  
7 common document model wherein the transformed billing data is all of the same  
8 form;

9 (c) a computer database adapted to store the transformed billing data parsed by the  
10 parsing functionality;

11 (d) retrieving transformed billing data from the database and outputting at least  
12 some of the retrieved transformed billing data via the electronic data network for use  
13 by bill payers; and

14 (e) detecting and responding to electronic communications from the plurality of  
15 billers to allow the plurality of billers individually to retrieve and review transformed  
16 billing data from the database and to alter the transformed billing data in the database.

1 89. (New) The method according to Claim 88 wherein the electronic data network is



2 the Internet.

1 90. (New) The method according to Claim 88 wherein the parsing the billing data  
2 received from the plurality of billers to transform the billing data into a common  
3 document model includes parsing the billing data in a computer using rules of  
4 conversion and a rules application process.

1 91. (New) The method according to Claim 90 comprising additionally defining the  
2 rules of conversion using a uniform rules definition language.

1 92. (New) The method according to Claim 88 wherein the common document model  
2 is adapted to accommodate the transformed billing data from the plurality of billers  
3 and wherein each of the plurality of billers has a subset of data and attributes  
4 accommodated by the common document model.

1 93. (New) The method according to Claim 88 comprising additionally detecting and  
2 responding to communications from a third party to allow the third party to retrieve  
3 for review transformed billing data from the database and to alter the transformed  
4 billing data in the database.

1 94. (New) The system according to Claim 82 comprising additionally a bill payer  
2 interface adapted to allow said bill payers to pay bills electronically.

1 95. (New) The system according to Claim 82 wherein the biller interactivity  
2 functionality allows said plurality of billers to identify market segments of said bill

3 payers according to market rules and information retrieved from said database.

1 96. (New) The system according to Claim 87 wherein the third party interactivity  
2 functionality includes an agent interface coupled to the database and adapted to allow  
3 a plurality of agents having agency relationships with said plurality of billers to  
4 communicate with said bill payers regarding bills.

1 97. (New) The system according to Claim 82 wherein the input processing  
2 functionality includes a modularized input processing engine adapted to preprocess  
3 billing data corresponding to a plurality of data types from the plurality of billers and  
4 providing the preprocessed billing data to the parsing functionality for parsing.